Certificate Number: 05781-NJ-DE-033333325

Bankruptcy Case Number: 19-25968



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 1, 2019</u>, at <u>12:31</u> o'clock <u>PM PDT</u>, <u>Jennifer Edwards</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: September 1, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President